



Montana Fire Disaster



Recovery

People Helping People

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FEMA photo by Andrea Booher

Firefighters battle the Schley fire on the Flathead Reservation near Missoula.

Disaster Aid Available Now

Following a month-long siege of wildfires that have been described as the greatest natural disaster in Montana's recent history, on Aug. 30, President Clinton declared the state of Montana a disaster area. FEMA then designated 28 counties and the Flathead and Blackfoot Indian reservations federal disaster areas.

The declaration, made in response to a request by Gov. Marc Racicot, allows the **Federal Emergency Management Agency (FEMA)** and other federal agencies to team up with state and local disaster workers to help fire victims in the affected areas.

"The federal-state partnership enables us to provide victims with easy access to a wide range of disaster recovery assistance," Racicot said.

The aid, to be coordinated at the federal level by FEMA, includes low-interest loans from the U.S. Small Business

Administration (SBA) to cover uninsured or under-insured private business property losses. For small businesses only, SBA also makes economic injury loans for working capital to pay necessary obligations. Grants from FEMA are available to help pay for temporary housing, minor home repairs and other serious disaster-related expenses.

FEMA Director James Lee Witt urged those who suffered damages from the fires to register promptly for assistance.

"It is heartbreaking to see the devastation the wildfires have brought," Witt said. "But we will provide all the help we can to those who have suffered as a result of the fires."

Witt named Carlos Mitchell to coordinate the federal relief effort.

"We want to help people recover as quickly as possible," Mitchell said.

DISASTER UNEMPLOYMENT ASSISTANCE

Guides, outfitters, loggers, ranchers, farmers and others who are out of work because of the fires or forest closures may qualify for the federal Disaster Unemployment Assistance (DUA) program. This program may provide you with a weekly check if your ability to work was interrupted because of the fires that began July 13, even if you do not qualify for the regular state unemployment program.

You may be eligible if you are:

- out of work as a result of the fire;
- self employed (such as a farmer or rancher) or a seasonal worker whose ability to work was interrupted by the disaster;
- an employee not covered by any other unemployment compensation; or
- a survivor, who as a result of the disaster became a head of household.

DUA may provide benefits for up to 26 weeks.

To apply, call the DUA telephone claims center, **406-444-2545**. The deadline for applying is Oct. 4.

Apply by Phone

800-745-0243

(TTY: 800-462-7585)

8 a.m. to 6 p.m.

Seven days a week

TOLL FREE



A message from President Bill Clinton

As residents of Montana faced the wildfires, I watched with great concern the loss and destruction you suffered. I have great admiration for the courage and perseverance you have shown.

Once again we have experienced the devastation that nature visits on us periodically. While we cannot prevent these disasters, there are steps we can take to limit the damage they cause. This is the focus of *Project Impact: Building Disaster Resistant Communities*, an effort that relies on federal, state and local officials working together with businesses, community organizations and local citizens to make their communities safer in the face of disasters.

We know prevention works. We have seen examples of businesses that have fortified themselves to withstand hurricane winds, homes that created defensible space to keep fires away, schools that were strengthened to withstand the fury of tornadoes. I encourage each of you to explore the options available to you to make your homes and families safer in the event of future natural disasters.

In the meantime, the federal, state and local governments will bring the full force of their aid to help you recover. My prayers for you are that you soon will be able to pick up the threads of normal life again.



A message from Governor Marc Racicot

The presidential disaster declaration opens doors to numerous federal and state programs that can help Montanans who have suffered losses as a result of the Summer 2000 wildfires. Those doors could open for you, but you need to take the first step.

It is critical for anyone who needs help to reach out. Assistance is only a phone call away. Calling the toll-free number to register will connect you to this recovery system, so please call today, **800-745-0243, TTY: 800-462-7585.**

As you begin the recovery process, I encourage you to plan for the future. Rebuilding will take a lot of hard work; and now is the time to incorporate preventive measures that can help protect lives and investments in the future. Explore options to create defensible space around your home and other structures. Investigate ways to improve the safety zone between your property and the forest around you.

Clearly this disaster has tested the hearts and endurance of Montanans to the very core of our beings. Yet, we shall endure, we shall recover, and we shall restore Montana to her magnificence that extends beyond the tallest pines and unites us under the Big Sky.

Fire Disaster Questions and Answers

Q. What should I do to get help with my fire-related losses?

A. Call the toll-free registration number, **800-745-0243 (TTY 800-462-7585)** for hearing- and speech-impaired).

Q. If I have insurance can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, don't delay in applying for government aid.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you

are applying for temporary disaster housing assistance, a trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call the **FEMA Helpline, 800-745-0243 (TTY 800-462-7585).**

Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to the state-run grant program.

Help on the Road to Recovery

Individuals and business owners who suffered losses because of the wildfires and are located in the declared counties and Indian reservations may be eligible for assistance. Designated counties as of July 13 are Beaverhead, Broadwater, Carbon, Cascade, Deer Lodge, Flathead, Gallatin, Glacier, Granite, Jefferson, Judith Basin, Lake, Lewis and Clark, Lincoln, Madison, Meagher, Mineral, Missoula, Park, Pondera, Powell, Ravalli, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton and Wheatland. The designated Indian reservations are the Flathead and Blackfeet.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to repair or replace real estate, machinery and equipment, inventory and other assets. For small businesses only, SBA makes economic injury loans for working capital to pay necessary obligations.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for

alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 may be available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

CRISIS COUNSELING

Crisis mental health services are available for emotional and mental health problems associated with the disaster. Call **800-237-5079**.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Call **406-444-2545** by Oct. 4 for information.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers or ranchers. Loans are limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures.

SOCIAL SECURITY BENEFITS

Help is provided to speed delivery of checks delayed by the disaster and to apply for disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in

cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the state Attorney General's Office. Legal assistance and referrals may be available by calling the state Bar Association.

INSURANCE INFORMATION

Assistance is available from the state Auditor's Office, Policyholders' Service, on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgages.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.



To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Valuing Your Property

There are different viewpoints on the value of your property in adjusting your fire loss or in claiming a casualty loss in your income tax.

Your personal loss may be difficult to measure – and often impossible to replace. Personal items have sentimental value, but insurers and tax officials use objective measures, such as:

Cost when purchased: This is important in establishing the value of an item. Receipts of purchase will help verify the cost.

Fair market value before the fire: Also known as *actual cash value*, this is what you could have received for the item if you had sold it before the fire. The price would have reflected the purchase price minus the wear it had sustained since then. (Depreciation is the term used to express the amount of value an item loses over time.)



Photo by Bureau of Land Management

Firefighters spray foam on these structures to protect them from fire.

Assistance for Agricultural Producers

Agricultural producers and those involved in agri-businesses who have suffered non-production losses from fires should contact the Federal Emergency Management Agency at **800-745-0243** to register for federal assistance programs such as disaster unemployment or mortgage and rental assistance.

The next step is to contact your local county Farm Service Agency (FSA) representative or the U.S. Dept. of Agriculture's Natural Resources Conservation Service (NRCS).

To find your local representative call your county FSA office. The Montana FSA web site is <http://www.fsa.usda.gov/mt/>. FSA emergency assistance programs include low-interest loans to qualified producers and deferred payments on existing FSA loans. FSA also administers the Emergency Conservation Program for help with lost fencing and livestock water facilities. FSA also is in charge of the Non-insured Crop Assistance Program.

NRCS is involved with land rehabilitation after the fires. NRCS is working to establish Emergency Watershed Program practices to protect the watershed with re-vegetation, keep sediment from streams and prevent erosion. NRCS also has individual homeowner fact sheets with information about temporary erosion control methods.

Contact the NRCS main office in Bozeman at **406-587-6811** or your local conservation district or visit their web site at <http://www.mt.nrcs.usda.gov/>.

Producers may qualify for a deferment of capital gains and should talk to their accountant or the IRS for more details.

The "I Care a Ton" is a public/private partnership program organized to help fire and drought victims in agriculture receive donated forage from neighbors near and far away. The Montana Farm Bureau Federation is acting as a clearinghouse for producers in need of hay and forage and is serving as a point of contact for those wanting to donate hay or forage, transportation services and financial contributions. The farm bureau's phone number in Bozeman is **406-587-3153**.

For producers looking to buy or sell hay and forage or to lease pasture for animals, the Montana Department of Agriculture has the Hay and Forage Hotline, **406-444-2402**. The website is <http://www.agr.state.mt.us/hay/first.htm>.

The hotline is a regularly updated countywide listing of people looking for hay to buy and listings of those with hay to sell or pasture to lease. The hotline also has some out-of-state listings. Access the Montana Department of Agriculture home page at <http://www.agr.state.mt.us>.

FEDERAL/STATE OFFICIALS CHECK FOR FRAUD

The Federal Emergency Management Agency and the Montana Disaster and Emergency Services have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Dept. of Justice for prosecution.

To verify that your contractor is licensed by the state, call the Dept. of Labor and Industry **406-444-7734**. To file a complaint, call the Dept. of Commerce, Consumer Affairs Office, **406-444-4311**.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals may call the toll-free application number at **800-745-0243 (TTY: 800-462-7585)** to withdraw or correct an application and prevent prosecution.



Recovery is published by the Federal Emergency Management Agency and the Montana Disaster and Emergency Services with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
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PROTECT YOURSELF FROM FUTURE FIRES

If your home is near a wooded rural area, there are steps you can take to limit the potential damage fire can do to your property. The U.S. Fire Administration offers the following tips.

Fireproofing your property

- Keep lawns trimmed, leaves raked and the roof and rain gutters free from debris such as dead leaves.
- Stack firewood at least 30 ft. from your house.
- Store flammable materials, liquids and solvents in metal containers at least 30 ft. away from structures and wooden fences.
- Thin trees and brush within 30 ft. around your home to create a “defensible space.” Remove all dead plants and low-hanging branches.
- Provide access for emergency vehicles by having properly constructed driveways and roadways at least 12 ft. wide with adequate turnaround space.

Protecting your home

- Use fire-resistant, protective roofing and materials such as stone, brick and metal. Avoid using wood, where possible.
- Cover all exterior vents, attics and eaves with metal mesh screens.
- Install multi-pane windows, tempered safety glass or fireproof shutters to protect large windows from radiant heat.
- Use fire-resistant draperies for added window protection.
- Have chimneys, wood stoves and all home heating systems inspected and cleaned annually by a certified specialist.

Disaster assistance
benefits will not
affect your eligibility
for Social Security,
welfare, food stamps
or other
federal benefits



Photo by American Red Cross

FEMA and Red Cross representatives team up to provide disaster aid to fire victims.

SBA Low-Interest Loans

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, it may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and certain private nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative by calling **800-366-6303**.

Make sure disaster aid goes
to those who deserve it.

FEMA Fraud Hotline.
800-323-8603

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-745-0243 (TTY: 800-462-7585)** or the state equal rights officer.*



FEMA photo by Andrea Booher

Pictured here is one of the Montana Indian Firefighters who fought the fire raging outside Arlee on the Flathead Indian Reservation. Several hundred crews of Native American firefighters came from tribal nations around the country to fight the fires in Montana.

Dealing with Disaster-Related Stress

Stress. It's a common problem that goes hand-in-hand with a disaster. Raging fires may have threatened to reduce your world to ruins. Now we must deal with the aftermath.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to

you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the disaster, they can learn from and imitate your efforts, enabling them to cope better.

Maintain as normal a schedule as possible. Plan steps you can take, however small. Make lists, check off completed tasks. Plan time with friends.

Reach out to others. Join community efforts. Help others and let others help you. You will be helped if you both give and receive affection.

Be understanding: Try not to scold children for things they do that might be related to the fires such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress. For information on crisis counseling call **800-237-5079**



CLIP & Save

IMPORTANT phone numbers

FEDERAL AGENCIES

FEMA Registration800-745-0243
TTY for hearing/speech-impaired ..800-462-7585
Disaster Information Helpline800-745-0243
TTY for hearing/speech-impaired ..800-462-7585
FEMA Fraud Detection800-323-8603
Social Security Administration800-772-1213
Small Business Administration800-366-6303
Internal Revenue Service800-829-1040
TTY for hearing/speech-impaired ..800-829-4059
Housing and Urban
Development Hotline800-669-9777
Department of Veterans Affairs800-827-1000
National Flood Insurance Program ..800-720-1090

STATE AGENCIES

Agricultural Assistance
Farm Service Agencycall local office
Hay Hotline (sources of
hay for sale)406-444-2402
Montana Farm Bureau
(donated hay -- to give or receive) 406-587-3153
Crisis Counseling800-237-5079
Dept. of Commerce
Business losses406-444-3814
Consumer assistance406-444-4311
Telemarket fraud406-444-9405
Dept. of Labor and Industry406-444-7734
Disaster Unemployment406-444-2545
State Auditor, Insurance Division ..800-332-6148
Tax Assistance
Dept. of Revenue406-444-6900
County Tax Assessorcall local office
Veteran's Affairs406-841-3740
Wildlife Issues800-472-8455

VOLUNTARY AGENCIES

American Red Cross800-541-2748